

Non-Regular Retirement Calculators

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Summary

Below is a list of helpful calculators related to the Non-Regular Retirement process.

| Calculator | Description |
|--|--|
| Dependency and Indemnity Compensation (DIC) Rate Table | This table lets you determine the benefit paid to surviving spouse/children of certain disabled Veterans. |
| Reserve Component Survivor Benefit Plan (RCSBP) Calculator | The Survivor Benefit Plan Calculator projects your costs and benefits for participation in the Reserve Component Survivor Benefit Plan (RCSBP). |
| Retirement Reserve Component | The Calculate Retired Pay Application enables Army Reserve Soldiers (retiring at age 60) to estimate their Retirement pay. For AGR Soldiers retiring with an Active Service Retirement please visit the Office of the Secretary of Defense (OSD) Military Compensation Website . |
| Social Security Quick Calculator | This calculator provides an estimate of earnings based on information provided. |
| Social Security Administration Retirement/Disability/Survivor Calculator | This calculator allows you to estimate your Social Security benefit. |
| Thrift Savings Program (TSP) Calculators | A variety of calculators enabling you to estimate the growth of your TSP account, estimate loan payments, estimate what your account balance would provide in monthly annuity payments, and many more. |

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Frequently Asked Questions

Q. As a Non-Regular Retiree, how do I compute my Retirement pay?

A. There are two Retirement computation methods that affect Non-Regular Retired pay: Final Base Pay and the High-Three. A Soldier's Date Initially Entered Military

Service (DIEMS) determines which system will be used to calculate their Retired pay.

- Final Base Pay computation method is applicable to Soldiers who first joined the military before 8 September 1980, as stated in Title 10, USC, Chapter 71, Section 1406. Years of satisfactory (equivalent) service will be multiplied by 2.5%. The percentage will be applied to the basic pay in effect for individuals (based on Retired pay grade and years of service) on the date Retired pay starts to determine monthly Retired pay. Soldiers who separate or are discharged before age 60 will have their total years of service for pay determined at the time of separation. Soldiers who transfer to the Retired Reserve and remain until they reach their Retired Pay Eligibility Age (typically 60) will have their total years of service for pay determined upon entry into a Retired pay status.
- High-36 month average computation method is applicable to Soldiers who first joined the military on or after 8 September 1980, as stated in Title 10, USC, Chapter 71, Section 1407. Years of satisfactory (equivalent) service will be multiplied by 2.5 % up to a maximum of 75% just as in the first example; however, the resulting percentage will be applied to the average of the highest 36 months of basic pay in effect for the Soldier to determine monthly Retired pay.
ARNG Soldiers who separate or are discharged before age 60 will have their highest 36 months of basic pay determined at time of separation from the military. Soldiers who transfer to the Retired Reserve and remain until they reach their Retired Pay Eligibility will have their highest 36 months of basic pay determined at their retired pay age (typically 60) – generally, the pay scales in effect when they were ages 57, 58, and 59.

Q. What is my Date Initially Entered Military Service (DIEMS)?

- A. A DIEMS is established the first day the Soldier joins the military, including Delayed Entry Program (DEP) and cadet/Reserve Officers' Training Corps (ROTC) status. It is important to note that the DIEMS do not change.

Q. How do I determine my Highest Grade Held?

- A. Soldiers will receive Retired pay at their Highest Grade Held (HGH) satisfactorily, given they meet the following requirements:

| Highest Grade Held Satisfactorily Table | | | |
|--|----------------|-----------|-------------|
| Status | | Voluntary | Involuntary |
| Enlisted (AR 600-8-19, Chapter 7) | E-1 thru E-6 | 1 year | 185 days |
| | E-7 thru E-9 | 2 years | 185 days |
| Officer (ROPMA) | O-1 thru O-4 | 6 months | 185 days |
| | O-5 and higher | 3 years | 185 days |
| Warrant Officer (NGR 600-101) | All | 31 days | 31 days |

Q. Will my Retirement pay ever be increased?

- A. Retired pay may be increased annually by a cost-of-living allowance (COLA) based on the change in the Consumer Price Index (CPI is a measure estimating the

average price of consumer goods and services purchased by households) from the third quarter of one calendar year to the third quarter of the next. COLAs are normally effective 1 December and payable the first working day in January.

Q. How can I manage my Retirement pay?

A. Retirees should visit the myPay website to enroll and set up a Personal Identification Number (PIN). After enrolling and obtaining their PINs, Retirees and Annuitants may use myPay to manage their pay information, receive, and read their annual retired pay statement, and print their Form 1099R.

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Links

- [Army Retirement Services Office \(RSO\) – Army G-1, Chief of Staff – Pay and Calculators](#)
This website provides information and links for several calculators.
- [myPay](#)
This website is the login page for myPay.
- [Office of the Secretary of Defense \(OSD\) Military Compensation – Retirement](#)
This website provides information on Active Duty Retirement, Reserve Retirement, Disability Retirement, Pay Plans Summary, Cocurrent DoD and VA Pay, Retirement Cost of Living Adjustments (COLA), and Retirement Calculators.
- [U.S. Army Human Resources Command – Survivor Benefit Plan \(SBP\) Reserve Component Calculator](#)
This website provides a calculator that projects the cost and benefits for participating in the RCSBP.

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References

Regulations

- [AR 135-180, Qualifying Service for Retired Pay Non-Regular Service](#)
- [AR 600-8-19, Enlisted Promotions and Reductions](#)
- [Army National Guard Information Guide on Non-Regular Retirement](#)
- [NGR 600-101, Warrant Officers – Federal Recognition and Related Personnel Actions](#)
- [NGR 600-200, Enlisted Personnel Management](#)
- [NGR 680-2, Army National Guard Retirement Points Accounting Management System](#)
- Reserve Officer Personnel Management Act (ROPMA)
- [Title 10, United States Code – Armed Forces](#)

Documents and Forms

- [AHRC Form 1259, Approximate Point Value for Retirement Benefits](#)
- AHRC Form 1459, Survivor Benefit Plan Information
- AHRC Form 4001, Important Information Concerning Your Retired Pay Application
- [DD Form 108, Application for Retired Pay Benefits](#)
- [DD Form 2656, Data for Payment of Retired Personnel](#)
- [DD Form 2656-5, Reserve Component Survivor Benefit Plan \(RCSBP\) Election Certificate](#)
- NGB Form 23A, Army National Guard Current Annual Statement
- NGB Form 23A1, Army National Guard Retirement Points Statement Supplemental Detail Report
- NGB Form 23B, Army National Guard Retirement Points History Statement
- NGB Form 23C, Army National Guard Retirement Points History Statement Application for Retirement Pay
- [SF 1199A, Direct Deposit Sign-Up Form](#)

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Points of Contact

- [Retirement Services Officer \(RSO\) Roster](#)

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